

Attorney Docket No.: 663/35631

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) and 1.27(b)) - INDEPENDENT INVENTOR

As a below named inventor, I hereby declare that I qualify as an independent inventor as defined in 37 CFR 1.9(c) for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, to the Patent and Trademark Office with regard to the invention entitled:

AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

described in the specification filed herewith.

I have not assigned, granted, conveyed or licensed and am under no obligation under contract or law to assign, grant, convey or license, any rights in the invention to any person who could not be classified as an independent inventor under 37 CFR 1.9(c) if that person had made the invention, or to any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organisation under 37 CFR 1.9(e).

Each person, concern or organisation to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

no such person, concern, or organisation
 persons, concerns or organisations listed below

FULL NAME: XCELLINK CORPORATION

ADDRESS: 16th Floor, Suites 1-3, Kinwick Centre, 32 Hollywood Road, Central, Hong Kong

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANISATION

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such wilful false statements may jeopardise the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

INVENTOR: John Warwick ADCOCK

Citizenship: New Zealand

Post Office Address: Hawthorn, Victoria 3122, Australia

Residence: 11 Vicars Street

3-12-99

(Date)

Signature of Inventor

INVENTOR: Rodney Alfred John REYNOLDS

Citizenship: United Kingdom

Post Office Address: Kew, Victoria 3101 Australia

Residence: 65 Wellington Street

3-12-99

(Date)

Signature of Inventor

Attorney Docket No. 663/35631

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY
STATUS (37 CFR 1.9(f) and 1.27(c) - SMALL BUSINESS CONCERN

I hereby declare that I am an official of the small business concern empowered to act on behalf of the concern identified below:

NAME OF CONCERN: XCELLINK CORPORATION
ADDRESS OF CONCERN: 16th Floor, Suites 1-3, Kinwick Centre, 32 Hollywood Road, Central, Hong Kong

I hereby declare that the above identified small business concern qualifies as a small business concern as defined in 13 CFR 121.12 and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the concern of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.

I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the invention, entitled:

AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

by inventor(s) John Warwick ADCOCK and Rodney Alfred John REYNOLDS described in international application No.PCT/AU97/00548 filed 27 August 1997.

If the rights held by the above identified small business concern are not exclusive, each individual, concern or organisation having rights to the invention is listed below and no rights to the invention are held by any person, other than the inventor, who could not qualify as a small business concern under 37 CFR 1.9(d) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organisation under 37 CFR 1.9(e). "NOTE: Separate verified statements are required from each named person, concern or organisation having rights to the invention averring to their status as small entities. (37 CFR 1.27)

FULL NAME:

ADDRESS:

INDIVIDUAL SMALL BUSINESS CONCERN NONPROFIT ORGANISATION

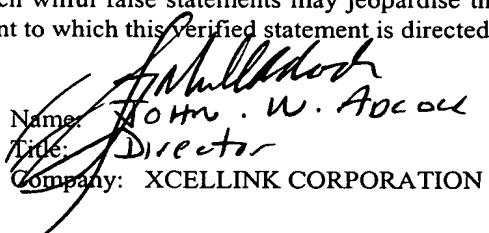
FULL NAME:

ADDRESS:

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I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))
I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under section 1001 of Title 18 of the United States Code, and that such wilful false statements may jeopardise the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

Date 4/23/1999


Name: John W. Adcock
Title: Director
Company: XCELLINK CORPORATION

DECLARATION AND POWER OF ATTORNEY

As a below named inventor, I hereby declare: that my citizenship, residence and post office address are as stated below; that I verily believe I am the original, first and sole inventor (if only one is named below) or a joint inventor (if plural inventors are named below) of the invention entitled:

AUTOMATIC ELECTRONIC FUNDS TRANSFER SYSTEM AND METHOD

the specification of which was filed on 27 August 1997 as International Application No. PCT/AU97/00548

I hereby state that I have reviewed and understand the contents of the above identified specification, including the claims, as amended by any amendment referred to above. I acknowledge the duty to disclose information which is material to the examination of this application in accordance with Title 37, Code of Federal Regulations, §1.56. I hereby claim foreign priority benefits under Title 35, United States Code §119 of any foreign application(s) for patent or inventor's certificate listed below and have also identified below any foreign application for patent or inventor's certificate having a filing date before that of the application on which priority is claimed:

Prior Foreign Application(s):	Priority Claimed
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(Number)	(Country)	(Day/Month/Year)	Yes/No
PO2011	Australia	29 August 1996	Yes

I hereby appoint as principal attorneys:

8 Jerry E. Hyland, Reg. No. 20,904; William R. Coffey, Reg. No. 24,023; Perry Palan, Reg. No. 26,213;
Richard D. Conard, Reg. No. 27,321; Steven R. Lammert, Reg. No. 27,653; Richard A. Rezek, Reg. No.
30,796; Bobby Brian Gillenwater, Reg. No. 31,105; and Mark M. Newman, Reg. No. 31,472

to prosecute and transact all business in the Patent and Trademark Office connected with this application and any related United States and international applications.

Please direct all communications to the following address:

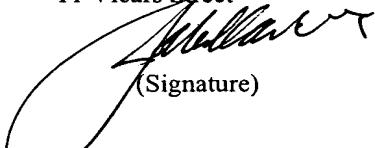
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Washington, D.C. 20005
(202) 289-1313

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that wilful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such wilful false statements may jeopardise the validity of the application or any patent issuing thereon.

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INVENTOR: John Warwick ADCOCK
Citizenship: New Zealand
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Residence 11 Vicars Street

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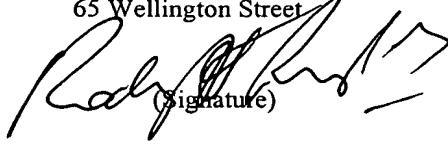
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(Date)


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INVENTOR: Rodney Alfred John REYNOLDS
Citizenship: United Kingdom
Post Office Address: Kew, Victoria 3101, Australia
Residence 65 Wellington Street

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3-12-99
(Date)


(Signature)